

**AMENDMENTS TO THE CLAIMS:**

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*This listing of claims will replace all prior versions, and listings, of claims in the application:*

1. (Currently amended) A coated article including a coating supported by a glass substrate, the coating comprising:

top, middle and bottom dielectric coating portions having effective or average indices of refraction  $n_T$ ,  $n_M$  and  $n_B$ , respectively;

first and second infrared (IR) reflecting layers comprising silver (Ag), wherein the first IR reflecting layer comprising Ag is located between the bottom and middle dielectric coating portions, and the second IR reflecting layer comprising Ag is located between the middle and top dielectric coating portions, and wherein the top, middle and bottom dielectric coating portions do not include the IR reflecting layers and also do not include contact layers which contact the IR reflecting layers;

the bottom dielectric coating portion comprising a first dielectric layer comprising titanium oxide provided between the first IR reflecting layer and the glass substrate;

the middle dielectric coating portion comprising a second dielectric layer having an index of refraction  $1.8 \leq n \leq 2.2$  provided between the first and second IR reflecting layers, wherein the second dielectric layer has an index of refraction  $n$  less than the index of refraction  $n$  of the first dielectric layer;

the top dielectric coating portion comprising a third dielectric layer comprising titanium oxide provided over the first and second IR reflecting layers[[:]] and a fourth dielectric layer comprising silicon oxide provided over the third dielectric layer comprising titanium oxide; [[and]]

wherein the coated article has a visible transmission of at least 70%[[.]]; and wherein the average or effective indices of refraction  $n_T$ ,  $n_M$  and  $n_B$  of the top, middle and bottom dielectric coating portions respectively have values so that  $n_T < n_M < n_B$ .

2. (Original) The coated article of claim 1, wherein the second dielectric layer comprises tin oxide.

3. (Currently amended) The coated article of claim 1, the middle dielectric coating portion further comprising another dielectric layer comprising titanium oxide located between the first and second IR reflecting layers.

4. (Original) The coated article of claim 3, wherein the another dielectric layer comprising titanium oxide is located under the second dielectric layer.

5. (Currently amended) The coated article of claim 3, the top dielectric coating portion further comprising another dielectric layer comprising tin oxide located between

the third dielectric layer comprising titanium oxide and the fourth dielectric layer comprising silicon oxide.

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6. (Currently amended) The coated article of claim 1, wherein each of the first and second IR reflecting layers comprising Ag is sandwiched between and contacts a pair of contact layers, and wherein at least one of the contact layers adjacent each IR reflecting layer comprises at least one of NiCr, an oxide of NiCr, and a nitride of NiCr. ~~NiCrO<sub>x</sub>~~ and ~~NiCrN<sub>x</sub>~~.

7. (Currently amended) The coated article of claim 3, the bottom dielectric coating portion further comprising another dielectric layer comprising silicon nitride located between the first dielectric layer comprising titanium oxide and the first IR reflecting layer comprising Ag.

8. (Original) The coated article of claim 1, wherein the first dielectric layer comprising titanium oxide includes TiO<sub>2</sub>, and wherein the silicon oxide comprises SiO<sub>2</sub>.

9. (Original) The coated article of claim 3, wherein the coated article is characterized by a visible transmission of at least 75%, a sheet resistance (R<sub>s</sub>) of no greater than 10 ohms/square, and a glass side visible reflectance ≤9%.

10. (Original) The coated article of claim 3, wherein the coated article has a visible transmission of at least 76.5%.

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11. (Original) An IG window unit comprising the coated article of claim 1.

12. (Currently amended) A coated article including a coating supported by a glass substrate, the coating comprising:

top, middle and bottom dielectric coating portions having effective or average indices of refraction  $n_T$ ,  $n_M$  and  $n_B$ , respectively;

first and second infrared (IR) reflecting layers each comprising at least one of silver (Ag) and gold (Au), wherein the first IR reflecting layer is located between the bottom and middle dielectric coating portions, and the second IR reflecting layer is located between the middle and top dielectric coating portions, and wherein the top, middle and bottom dielectric coating portions do not include the IR reflecting layers and also do not include contact layers which contact the IR reflecting layers;

the bottom dielectric coating portion comprising a first dielectric layer comprising titanium oxide provided between the first IR reflecting layer and the glass substrate;

the middle dielectric coating portion comprising a second dielectric layer comprising titanium oxide provided between the first and second IR reflecting layers[[:]] and a third dielectric layer having an index of refraction  $1.8 \leq n \leq 2.2$  provided between the first and second IR reflecting layers, wherein the third dielectric layer has an

index of refraction  $n$  less than the index of refraction  $n$  of at least one of the first and second dielectric layers;

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the top dielectric coating portion comprising a fourth dielectric layer comprising silicon oxide provided over the first and second IR reflecting layers; [[and]]  
wherein the coated article has a visible transmission of at least 70%; and  
wherein the average or effective indices of refraction  $n_T$ ,  $n_M$  and  $n_B$  of the top, middle and bottom dielectric coating portions respectively have values so that  $n_T < n_M < n_B$ .

13. (Original) The coated article of claim 12, wherein the third dielectric layer comprises tin oxide.

14. (Currently amended) The coated article of claim 12, the top dielectric coating portion further comprising another dielectric layer comprising silicon nitride provided between the second IR reflecting layer and the fourth dielectric layer comprising silicon oxide.

15. (Currently amended) The coated article of claim 12, the top dielectric coating portion further comprising another dielectric layer comprising titanium oxide provided between the second IR reflecting layer and the fourth dielectric layer comprising silicon oxide.

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16. (Currently amended) The coated article of claim 12, the top dielectric coating portion further comprising another dielectric layer comprising tin oxide provided between the second IR reflecting layer and the fourth dielectric layer comprising silicon oxide.

17. (Currently amended) The coated article of claim 12, the bottom dielectric coating portion further comprising another dielectric layer comprising silicon nitride located between the first dielectric layer comprising titanium oxide and the first IR reflecting layer.

18. (Currently amended) The coated article of claim 12, wherein each of the first and second IR reflecting layers comprises Ag and is sandwiched between and contacts a pair of contact layers, and wherein at least one of the contact layers adjacent each IR reflecting layer comprises at least one of NiCr, an oxide of NiCr, and a nitride of NiCr.  
~~NiCrO<sub>x</sub>, and NiCrN<sub>x</sub>.~~

19. (Original) The coated article of claim 12, wherein the first and second dielectric layers comprising titanium oxide each include TiO<sub>2</sub>.

20. (Original) The coated article of claim 12, wherein the coated article is further characterized by a visible transmission of at least 75%, a sheet resistance ( $R_s$ ) of no greater than 10 ohms/square, and a glass side visible reflectance  $\leq 9\%$ .

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21. (Original) The coated article of claim 20, wherein the coated article has a visible transmission of at least 76.5%.

22. (Original) A window comprising the coated article of claim 12.

23. (Currently amended) A coated article including a coating supported by a glass substrate, the coating comprising:

top, middle and bottom dielectric coating portions having effective or average indices of refraction  $n_T$ ,  $n_M$  and  $n_B$ , respectively;

first and second infrared (IR) reflecting layers each comprising at least one of silver (Ag) and gold (Au), wherein the first IR reflecting layer is located between the bottom and middle dielectric coating portions, and the second IR reflecting layer is located between the middle and top dielectric coating portions;

the bottom dielectric coating portion comprising a first dielectric layer comprising titanium oxide provided between the first IR reflecting layer and the glass substrate;

the middle dielectric coating portion comprising a second dielectric layer comprising titanium oxide provided between the first and second IR reflecting layers[;],

and a third dielectric layer having an index of refraction  $1.8 \leq n \leq 2.2$  provided

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between the first and second IR reflecting layers, wherein the third dielectric layer has an index of refraction  $n$  less than the index of refraction  $n$  of at least one of the first and second dielectric layers;

the top dielectric coating portion comprising a fourth dielectric layer comprising at least one of silicon nitride and silicon oxynitride provided over the first and second IR reflecting layers; [[and]]

wherein the coated article has a visible transmission of at least 70%[[.]]; and

wherein the average or effective indices of refraction  $n_T$ ,  $n_M$  and  $n_B$  of the top, middle and bottom dielectric coating portions respectively have values so that  $n_T < n_M < n_B$ .

24. (Original) The coated article of claim 23, wherein the fourth dielectric layer comprises silicon oxynitride.

25. (Original) The coated article of claim 24, wherein the fourth dielectric layer comprising silicon oxynitride is at least one of oxidation graded and nitrogen graded, so that an index of refraction  $n$  of the fourth dielectric layer comprising silicon oxynitride changes from a first value in a first portion of the fourth dielectric layer to a smaller second value in a second portion of the fourth dielectric layer, wherein the second portion of the fourth dielectric layer comprising silicon oxynitride with the smaller index of



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refraction  $n$  is further from the IR reflecting layers than is the first portion of the fourth  

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dielectric layer.

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